

all they are worth. The paid-up capital in gold shares appears to have been laid down in the East at par, so that 40 per cent. of the Indian portion of it may be lost in the rate of exchange. Of the securities, none of them Consols, held by the bank, the best were pledged for an advance of 345,000, and it does not look as if the bank, after losing all its capital, would have enough left to pay its depositors and other creditors more than ten in the 100.

In announcing the failure of the directors of this bank went rather out of their way to do an ill turn to the other banks trading in the East, by insinuating that the stoppage was due to the fall in the silver exchange, and not to the causes here indicated. Their object, apparently, was to aim a blow at these other banks in order to divert to some extent attention from the real causes which had operated in bringing their own institution to grief, and had these other banks been really in the position where the managers of the Oriental did not hesitate to say they were, the effect of such a statement might have been most disastrous. Happily these banks had been forward for a sufficient length of time to have amply protected themselves against any adverse consequences likely to arise from the collapse of the Oriental, and as a matter of fact there is nothing in the depression of the Eastern exchange to cause difficulty to any bank which sticks to its proper business. No bank which confines itself to mercantile affairs has anything to fear from fluctuations in the exchange beyond slight and temporary losses, provided always that it takes care to write down the sterling money which it has borrowed in England to the silver value when it is placed in the East, and most, if not all, of the existing Indian Banks have done this. The old Chartered Mercantile, it is true, has neglected to do so with its paid-up capital and reserve, but in regard to its deposits, which alone can be withdrawn, it has, we believe, made some provision. Therefore no present cause for alarm exists with regard to the position of these other institutions. They are probably of the same years ago, having taken from trade, such as those by which the Chartered Mercantile is expected to lose Poochoo.

But it is undeniable that the fall of the Oriental, coming as it has done after that of several banks in Melbourne, and succeeded as it has been by an acknowledged loss of 450,000 by the Hongkong and Shanghai Bank, has changed considerably the feeling of the moneyed classes in this country towards banking deposits for fixed periods at fixed rates of interest. Hitherto this has been one of the most favoured modes of investment with people of small means, in Scotland especially. They have had such sharp lessons recently that it is now probable the feeling will swing round the other way and lead to a steady reduction of the amounts of money thus held by banks in the East and in the Australian Colonies. We are not sorry it should be so. To our thinking nothing can be more dangerous in the long run than for any bank to agree to pay a fixed rate for money for one, two, or three years, as all these Indian and Colonial banks have been in the habit of doing. If they are contenting themselves steadily to bank business, if they conduct their business in a sane and sensible manner, that is to say, lending to merchants upon proper security, negotiating bills of exchange, transacting money, or banking credit, from one market to another, they are conducting a business where rates of interest fluctuate daily, and hourly, and owing to the competition which now exists at every money centre the constant tendency of rates of interest is to diminish. Consequently if a bank agrees to pay 3, 3½, 4, 4½, and sometimes even 5 per cent. for the capital lent to it by the public at home in order to conduct its business, it is giving a fixed price for an article upon which it must expect nothing but prices constantly varying, with a constant disposition also to leave reduced margins of profit. The result of this is that banks with fixed deposits are driven by the impulse of their engagements to throw their money into unprofitable securities, such as houses, lands, factories, municipal bonds, and so on. They cease to become banks in proportion as this is done, and become institutions devoted to the indulgence of real estate—*Investor's Review*.

KOREA.

(FROM A CORRESPONDENT)

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and *Shik* on one and the same occasion. If carried in a chair, the daring passenger was liable to have it knocked to pieces on either side by the protruding rocks; and if on horseback, every other minute the spurs (if any) would clank against the stones. This road has been improved as if by magic; the pestiferous pools have disappeared, and so have the obnoxious stones. If my letters in the columns of your valuable journal have contributed in any way to this wonderful achievement, I can assure you I am mighty proud of it. The horrible gutters are clean for once, thanks to no-pluvius. Thanks to this cleanliness *pro tem*, there is no violent sickness amongst the natives just now, and the prevalent cattle disease in the Fusan district can hardly be traced to the shocking nuisance of the *Sol* gutters.

The Japanese are claiming compensation from the country on account of the export of rice being stopped from Wonsan, owing to the scarcity of grain in that quarter; what can the matter be with these people? have they gone right clean off their "chumps"? Rice had actually to be imported from Fusan to Wonsan, this season, and there is a handful of "Japs" really having the cheek to claim compensation from poor Korea, because they could export no rice from the famine-stricken Wonsan after this, I fear, and the collapse of the French Legation in *Sol*, the sky may break down next, when I have no doubt some of us may be buried under it.—*Shanghai Mercury*.

CHEFOO.

(FROM OUR CORRESPONDENT)

Chefoo, October 17th.
The British Admiral, who has been away to the Pelho on a visit in the *deput* boat *Alacety*, returned to the "Brighton of the North," *bonnie little Chefoo*, on the 14th inst., and is still in port; otherwise the post is deserted by foreign men-of-war at present. Also our summer guests are getting few and far between, although the weather is still delightful. The Rev. and Mrs. Nevins returned by a late steamer to Chefoo, and were heartily welcomed back; if the Reverend gentleman had done nothing for Chefoo, except assisting in introducing California horticulture here, his memory would deserve to never be forgotten by a grateful public. In his *delphinium*, under the superintendence of a native gardener, some of the choicest California fruit trees are grown, and I believe young plants may be obtained, for a small consideration, on application to the head gardener. This is an example set of noble missionary enterprise, well worthy of imitation in other treaty ports, conferring a practical benefit of great material value to a whole population, foreign and native alike; the delicious Chefoo fruits of foreign growth, are not only excellent delicacies, but also afford respectable and useful employment to a great many people. In this respect the missionaries, introducing pomoculture from abroad into this country, largely remind me of the ancient Romans, who introduced grape vines from the Levant, and cherries from Asia Minor into Central and Western Europe. Such are pioneers of civilization, which will never fail to be good administration, may they have worn the toga of a Roman, the coat of a medical man, or the garb of a modern missionary, and I should not like to hesitate, if there were occasion to do so, to tell anyone, similarly circumstanced as the Modern Missionary, "go thou and do likewise," as the Rev. Nevins. However, it would be wrong not to mention the name of Mr. Fuller, of this port, and in this connection, he has also done much to introduce foreign horticulture in this port, and therefore has assisted largely to confer a great blessing on this place. I hope the Colonials will erect a temple to his ancestors, and memorial tablets to himself.

The members of the Savage Club held a meeting on the 15th inst., when it was decided to have three entertainments during the winter, and, considering that there is much highly cultivated talent amongst these "Savages," (to judge by former experiences) there will be no want of fun during our dull season, or want of "cooling and woeing," which may result in the tying of a few nuptial knots early next spring. Beware I take care!—*Mercury*.

KOREA.

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Today's Advertisements.

NOTICE.

THE "BOKHARA" DISASTER.

A FULL DESCRIPTIVE REPORT of the "BOKHARA" DISASTER. With all Particulars, Reports of Interviews with SURVIVORS, the Cruise of the *Thales*, official reports of the Chief Officer, the *Ancona*, and the *Porpoise*, the MARINE COURT OF INQUIRY and its FINDING, experiences of other Seamen in the same Typhoon, &c., &c. (All carefully Revised and Edited) will be published in Pamphlet Form, in time for the next outward European Mail.

THIS IS THE ONLY COMPLETE REPORT OF THE DISASTER. READY TO-MORROW MORNING, (WEDNESDAY, October 26th).

PRICE FIFTY CENTS. Advertisements \$10 per page.

Orders should be sent in at once to THE MANAGER Hongkong Telegraph Office, Pedder's Hill, Hongkong, 25th October, 1892.

VICTORIA PRECEPTORY.

A REGULAR MEETING of the Victoria Preceptory will be held on MONDAY, the 31st instant, at 8.30 for 9 p.m., precisely. Visiting Brethren are cordially invited to attend. Hongkong, 25th October, 1892. [1057]

Amusements.

TAMAKICHI TROUPE

of Tokio, Japan, will give their GRAND PERFORMANCE OF JAPANESE ACROBATIC FEATS at the Reclamation Ground, West Point (Front of Sailor's Home).

This Troupe is composed of 12 of the Best and Well-known Acrobats who visited Hongkong, Saigon, Singapore, Java and India four years ago with great success. The performance commenced on the 22nd instant.

PRICE OF ADMISSION:—Boxes (4 Chairs each).....\$5.00 1st Class.....1.00 2nd ".....0.50 3rd ".....0.20 Doors open at 8 o'clock P.M.; commence at 9 o'clock. CHANGE OF PROGRAMME EVERY NIGHT.

Y. YOKOSE, Agent. Hongkong, 24th October, 1892. [1043]

Masonic.

DILIGENTIA LODGE

OF INSTRUCTION. A REGULAR MEETING of the above LODGE will be held in the FREEMASONS' HALL, Zealand Street, THURSDAY, the 27th instant, at 5 for 5.30 p.m., precisely. Visiting Brethren are cordially invited. Hongkong, 21st October, 1892. [1041]

Intimations.

NOTICE.

THE Undersigned have just received from PORTUGAL their new supply of well-known PORTUGUESE WINES:—

BLUE LABEL (Invalids). WHITE LABEL (Very Superior White). RED LABEL (Very Old). MADEIRA (Special Quality). ALTO DOURO (Very Fine White Wine). TERMO TINTO (Very Light Red Wine). J. J. DOS REMEDIOS & Co. Hongkong, 20th October, 1892. [1019]

TAKLEMA COLLIERIES COMPANY, MOJI.

THIS Company having appointed the Undersigned AGENTS for their Coal, (TAKLEMA AKAKE) in Hongkong, they are prepared to supply Coal ex-Ship, ex-docks, or landed in Bunkers, at prices to be had on application. Copies of Reports and Analysis to be seen in the Office of the Undersigned. CHEE ON & Co., Sole Agents, Nos. 21 & 23, Lee Yuen Street, East. Hongkong, 26th September, 1892. [933]

KING WO CHEONG. COAL MERCHANTS, SHIP'S COMPROMISERS, STEVEDORES, &c. Have for Sale a cargo of AKAKE COAL, ex S.S. "BENGLOE".

MR. J. W. BOYD, Superintendent at Kowloon Docks, reports that AKAKE COAL GIVES TEN PER CENT. BETTER RESULTS than any Japanese Coal he has ever used. For full particulars as to price, &c., Apply to KING WO CHEONG, No. 32, Praya Central. Hongkong, 19th September, 1892. [731]

THE MIKE COAL MINING COMPANY. THE MIKE COAL is a BITUMINOUS COAL of dark reddish colour. For steam purposes it has been pronounced to be the best and the most economical of all the Japanese Coals. Its export is increasing yearly, and the opinions expressed by several of the largest regular consumers are in testimony of the excellent qualities of this coal.

Attention is called to the following advantages to Ship's Owners and Captains, who coal their bunkers direct from the Undersigned:— FRESHNESS of the coal. UNIFORMITY of quality. FREEDOM from impurities. Supply in any quantity on shortest notice. Quick despatch. BEST of weight, etc., etc. MITSUI BUSSAN KAISHA, Sole Agents. Hongkong, 5th September, 1892. [469]

ALL Persons having CLAIMS against or being indebted to the late Lieutenant BURNETT, SHROPSHIRE LIGHT INFANTRY, are requested to send the same before 30th November, 1892, to Major F. W. ROBINSON, Shropshire Light Infantry, President Committee of Adjustment. Hongkong, 19th October, 1892. [1033]

THE Large Handsome SHOP, No. 24, Queen's Road Central, lately occupied by Dakin Bros. of China, Limited. Also Two Large AIRY ROOMS on the Top Floor above. Apply to DAKIN, CRUICKSHANK & Co., Ltd., Victoria Dispensary. Hongkong, 22nd August, 1892. [576]

TO LET, WITH IMMEDIATE POSSESSION. The Large Handsome SHOP, No. 24, Queen's Road Central, lately occupied by Dakin Bros. of China, Limited. Also Two Large AIRY ROOMS on the Top Floor above. Apply to DAKIN, CRUICKSHANK & Co., Ltd., Victoria Dispensary. Hongkong, 22nd August, 1892. [576]

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